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PTO/SB/21 (08-00)

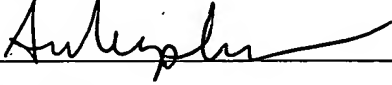
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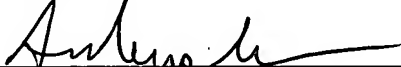
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TRANSMITTAL FORM <small>Do not be used for all correspondence after initial filing</small>	Application Number	10/752,874	
	Filing Date	01/07/2004	
	First Named Inventor	Dushyant Sharma	
	Group Art Unit	3624	
	Examiner Name		
Total Number of Pages in This Submission		Attorney Docket Number	6583-CON

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Transmittal of IDS within three months of filing or before receipt of first office action
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Reinhart Boerner Van Deuren s.c. Andrew T. Pham
Signature	
Date	June 18, 2004

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I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail with sufficient postage in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on <u>June 18, 2004</u>			
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Signature		Date	June 18, 2004

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PATENT APPLICATION

By: Andrew T. Pham
Andrew T. Pham

Date: June 18, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3624

EXAMINER: UNKNOWN

In re application of: Sharma et al.)

Application No: 10/752,874)

Filed: January 7, 2004)

Confirmation No. 4565)

Customer No. 22922)

Attorney Docket No. 6583-CON)

For: INTEGRATED SYSTEMS
FOR ELECTRONIC BILL
PRESENTMENT AND
PAYMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

June 18, 2004

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT WITHIN THREE MONTHS OF FILING OR BEFORE MAILING OF FIRST OFFICE ACTION (37 CFR 1.97(b))

NOTE: "An information disclosure statement shall be considered by the Office if filed: (1) within three months of the filing date of a national application; (2) within three months of the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) before the mailing date of a first Office action on the merits, whichever event occurs last." 37 CFR 1.97(b).

NOTE: The "filing date of a national application" under 37 CFR 1.97(b) has two possible meanings. Where the filing is a direct one to the United States Patent & Trademark Office, the filing is defined in 37 CFR 1.53(b) as "the date on which: (1) A specification containing a description pursuant to § 1.71 and at least one claim pursuant to § 1.75; and (2) any drawing required by § 1.81(a), are filed in the Patent and Trademark Office in the name of the actual inventor or inventors as required by § 1.41." 37 CFR 1.97(b)(1). On the other hand, an international application that enters the national stage occurs when the applicant has filed the documents and fees required by 35 U.S.C. § 371(c) within the periods set forth in § 1.494 or § 1.495. 35 U.S.C. § 371(c) requires the filing of the following: (1) the national fee; (2) a copy of the international application, unless already sent by the International Bureau, and an English translation if filed in another language; (3) amendments under PCT Article 19, with a translation into English if made in another language; (4) an oath or declaration; and (5) a translation into English of any annexes to the International preliminary examination report, if such annexes were made in another language. 37 CFR 1.97(b)(2).

IDENTIFICATION OF TIME OF FILING THE ACCOMPANYING INFORMATION DISCLOSURE STATEMENT

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever event occurs last. 37 CFR 1.97(b).

NOTE: "No certification or fee is due when the filing is made within the above time period. It is advisable to ensure that no Office action has been mailed if the disclosure statement is delayed until after three months from filing.

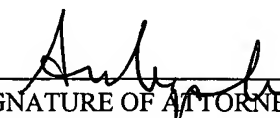
NOTE: "An information disclosure statement will be considered to have been filed on the day it was received in the Office, or on an earlier date of a mailing if accompanied by a properly executed certificate of mailing under 37 CFR 1.8, or Express Mail certificate under 37 CFR 1.10. An Office action is mailed on the date indicated in the Office action." Notice of April 20, 1992 (1138 O.G. 37-41, 39).

NOTE: "The term 'national application' includes continuing applications (continuations, divisions, continuations-in-part) so three months will be measured from the actual filing date of an application as opposed [sic] to the effective date of a continuing application." Notice of April 20, 1992 (1138 O.G. 37-41, 39).

NOTE: "An action on the merits means an action which treats the patentability of the claims in an application, as opposed to only formal or procedural requirements. An action on the merits would, for example, contain a rejection or indication of allowability of a claim or claims rather than just a restriction requirement (37 CFR 1.142) or just a requirement for additional fees to have a claim considered (37 CFR 1.16(d)). Thus, if an application was filed on Jan. 1 and the first Office action on the merits was not mailed until six months later on July 1, the examiner would be required to consider any proper information disclosure statement filed prior to July 1." Notice of April 20, 1992 (1138 O.G. 37-41, 39).

WARNING: "A petition for suspension of action to allow applicant time to submit an information disclosure statement will be denied as failing to present good and sufficient reasons, since 37 CFR 1.97 provides adequate recourse for the timely submission of prior art for consideration by the examiner." Notice of July 6, 1992 (1141 O.G. 63).

Dated: June 18, 2004
Reg. No. 54,879
Tel. No.: (414) 298-8160



SIGNATURE OF ATTORNEY
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Milwaukee, WI 53202

CUSTOMER NO. 22922

Substitute for form 1449A/PTC

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	9
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Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/09/1982	Atalla	
		US- 4,317,957	03/02/1982	Sendrow	
		US- 4,319,336	03/09/1982	Anderson, et al.	
		US- 4,420,751	12/13/1983	Paganini et al.	
		US- 4,454,414	06/12/1984	Benton	
		US- 4,460,960	07/17/1984	Anderson, et al.	
		US- 4,634,845	01/06/1987	Hale et al.	
		US- 4,678,895	07/07/1987	Tateisi, et al.	
		US- 4,689,478	08/25/1987	Hale et al.	
		US- 4,695,880	09/22/1987	Johnson et al.	
		US- 4,727,243	02/23/1988	Savar	
		US- 4,734,858	03/29/1988	Schlaflly	
		US- 4,799,156	01/17/1989	Shavit et al.	
		US- 4,823,264	04/18/1989	Deming	
		US- 4,947,028	08/07/1990	Gorog	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		EP-1,020,824 A2	07/19/2000	CheckFree Corporation		
		EP-1,043,668 A2	10/11/2000	CheckFree Corporation		
		EP-1,049,056 A2	11/02/2000	CheckFree Corporation		
		EP-1,052,603 A2	11/15/2000	CheckFree Corporation		

Examiner Signature	Date Considered
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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 2 of 9

Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 5,007,084	04/09/1991	Materna et al.	
		US- 5,025,373	06/18/1991	Keyser, Jr., et al.	
		US- 5,220,501	06/15/1993	Lawlor, et al.	
		US- 5,231,571	06/27/1993	D'Agostino	
		US- 5,265,033	11/23/1993	Vajk et al.	
		US- 5,283,829	02/01/1994	Anderson	
		US- 5,287,270	02/15/1994	Hardy, et al.	
		US- 5,325,290	06/28/1994	Cauffman, et al.	
		US- 5,326,959	06/05/1994	Perazza	
		US- 5,336,870	08/09/1994	Hughes, et al.	
		US- 5,341,429	08/23/1994	Stringer, et al.	
		US- 5,347,632	09/13/1994	Filepp, et al.	
		US- 5,383,113	01/17/1995	Kight, et al.	
		US- 5,420,405	05/30/1995	Chasek	
		US- 5,424,938	06/13/1995	Wagner et al.	
		US- 5,465,206	11/07/1995	Hilt, et al.	
		US- 5,473,143	12/05/1995	Vak et al.	
		US- 5,483,445	01/09/1996	Pickering	
		US- 5,594,910	01/14/1997	Filepp, et al.	
		US- 5,649,117	07/15/1997	Landry	
		US- 5,655,089	08/05/1997	Bucci	
		US- 5,699,528	12/16/1997	Hogan	
		US- 5,710,889	01/20/1998	Clark, et al.	
		US- 5,717,868	02/10/1998	James	
		US- 5,727,249	03/10/1998	Pollin	
		US- 5,729,693	03/17/1998	Holda-Fleck	
		US- 5,745,886	04/28/1998	Rosen	

FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
		WO99/10823	03/04/1999	Citibank N.A.		
		WO99/13421	03/18/1999	Microsoft Corporation		
		WO99/15999	04/01/1999	Microsoft Corporation		

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	3	of	9
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Complete if Known

Application Number	10/752.874
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Filing Date	01/07/2004
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First Named Inventor	Dushyant Sharma
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Group Art Unit	3624
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Examiner Name

Attorney Docket Number	6583-CON
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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 5,787,403	07/28/1998	Randle	
		US- 5,815,665	09/29/1998	Teper, et al.	
		US- 5,832,460	11/03/1998	Bednar et al.	
		US- 5,845,267	12/01/1998	Ronen	
		US- 5,848,400	12/08/1998	Chang	
		US- 5,870,724	02/09/1999	Lawlor, et al.	
		US- 5,873,072	02/16/1999	Kight, et al.	
		US- 5,884,288	03/16/1999	Chang, et al.	
		US- 5,884,290	03/16/1999	Clark et al.	
		US- 5,890,140	03/30/1999	Clark et al.	
		US- 5,903,721	05/11/1999	Sixtus	
		US- 5,903,732	05/11/1999	Reed, et al.	
		US- 5,905,976	05/18/1999	Mjolsnes et al.	
		US- 5,920,847	07/06/1999	Kolling, et al.	
		US- 5,930,759	06/27/1999	Moore, et al.	
		US- 5,943,656	08/24/1999	Crooks, et al.	
		US- 5,956,695	09/21/1999	Carrithers et al.	
		US- 5,956,700	09/21/1999	Landry	
		US- 5,963,925	10/05/1999	Kolling, et al.	
		US- 5,974,146	10/26/1999	Randle, et al.	
		US- 5,978,780	11/02/1999	Watson	
		US- 6,029,151	02/22/2000	Nikander	
		US- 6,032,133	02/29/2000	Hilt et al.	
		US- 6,044,362	03/28/2000	Neely	
		US- 6,049,786	04/11/2000	Smorodinsky	
		US-6,052,457	10/05/1999	Abdelaal et al.	

FOREIGN PATENT DOCUMENTS

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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
		GB-2,294,566 A	05/01/1996	Mitel Corporation		
		WO99/58339	11/18/1999	Jean-Claude Sarda		
		WO00/42551	07/20/2000	The Chase Manhattan Bank		

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

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of

9

Complete if Known

Application Number

10/752,874

Filing Date

01/07/2004

First Named Inventor

Dushyant Sharma

Group Art Unit

3624

Examiner Name

Attorney Docket Number

6583-CON

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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Signature

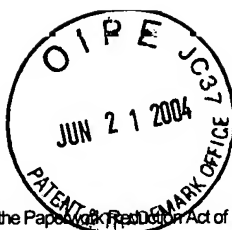
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PTO/SB/08B(10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 5 of 9

Complete if Known

Application Number	10/752,874
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First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		ARALD JEAN-CHARLES and SUHAS D. JOSHI, Architectural Choices for OSS Integration, eAI Journal, September, 2001, pp. 59-63.	
		INTEROPERABILL INITIATIVE OF THE BANKING INDUSTRY TECHNOLOGY SECRETARIAT (BITS), Electronic Bill Presentment and Payment (EBPP) Business Practices, May 9, 2000, Edition 2.1, Draft for Comment, Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA).	
		BUSINESS PRACTICES TASK FORCE OF NACHA's COUNCIL FOR ELECTRONIC BILLING AND PAYMENT, An Overview of Electronic Bill Presentment and Payment Operating Models: Process, Roles, Communications, and Transaction Flows, April 9, 1999.	
		PRICEWATERHOUSECOOPERS, Electronic Bill Presentment and Payment: A Primer, Zurich-Oerlikon.	
		JAMES S. DIGGS, Electronic Commerce and the Document: An Old Lexicon Re-Energized, Xploration Spring, 1997, pp. 26-29.	
		NETDELIVERY CORPORATION, EDM: Electronic Delivery Management: The Delivery Service for Electronic Commerce, Boulder, CO.	
		ROBERT LANDRY, IAN RUBIN, RICHARD BELL, Retail Banking Delivery Technology: Channels in Transition, Financial Services Technology Conference, April 27-28, 1998, The Tower Group, Newton, MA.	
		ROBERT LANDRY, Forecasting How U.S. Delivery Channels Will Play Out, FutureBanker, August, 1997, pp. 46-49.	
		GARY B., MESHELL, A Perspective on Electronic Commerce and Payments, Price Waterhouse.	

Examiner Signature	Date Considered
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		Group Art Unit	3624
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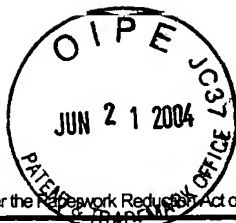
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Sheet 7 of 9

Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

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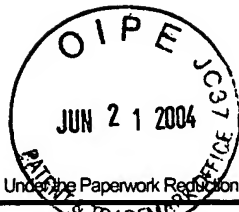
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Sheet 8 of 9

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		DAVID B. HUMPHREY, Ph.D., Prospective Changes in Payment Systems: Implications for Credit Unions, Florida State University, Center for Credit Union Research, University of Wisconsin-Madison School of Business and the Filene Research Institute, 1997.	
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